

January 23, 2004
PUBLIC NOTICE # 2004-04

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/RRD/Ratefiling.htm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance

Public Notice Filing

23-Jan-04

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
04-301	1325	ALEA NORTH AMERICA INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
04-302	1325	ALEA NORTH AMERICA INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	NONE	0.00%
04-368	0553	AMERICAN & FOREIGN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
04-338	0291	AMERICAN HARDWARE MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
04-293	0028	AMICA MUTUAL INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
04-303	0028	AMICA MUTUAL INS. CO.	PERS	FIRE	RULE CHANGE	NONE	0.00%
04-304	0028	AMICA MUTUAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
04-362	0098	CAROLINA CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	PROB LIAB -MANAGEMENT LIABILITY I	
04-356	0761	CHICAGO INS. CO.	COMM	MEDICAL MALPRACTICE	RATE	PROF. LIAB. - PHYSICAL THERAPISTS	52.10%
04-371	0553	CONNECTICUT INDEMNITY CO. (THE)	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
04-283	0218	CONTINENTAL CASUALTY CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP-BUSINESS ACCOUNT PACKAGE	
04-337	0000	CRUSADER INS. CO.	COMM	MULTI-PERIL	FORMS	SMP-MAINSTREET	
04-296	0323	CSE SAFEGUARD INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PREFERRED EMERGENCY ROADSIDE AS	
04-336	0038	EXECUTIVE RISK INDEMNITY INC.	COMM	OTHER LIABILITY	FORMS	PROF LIAB-EMPLOYMENT PRACT LIAB	
04-374	0553	FIRE & CASUALTY INS. CO. OF CONNECTICU	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
04-298	0111	FIRST LIBERTY INS. CORP (THE)	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	GROUP SAVINGS PLUS	0.00%
04-357	0012	GE CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
04-384	0012	GE INDEMNITY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
04-385	0012	GE PROPERTY & CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
04-366	0031	GEICO CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
04-351	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD MARKETING	0.00%
04-372	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
04-352	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD MARKETING	0.00%
04-373	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
04-376	0553	GLOBE INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
04-341	0111	GOLDEN EAGLE INS. CORP	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
04-353	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD MARKETING	0.00%
04-375	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
04-331	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	INLAND MARINE	RATE	EQUINE CARE, CUSTODY OR CONTROL	10.00%
04-332	0084	GREAT AMERICAN ASSURANCE CO.	COMM	INLAND MARINE	RATE	EQUINE CARE, CUSTODY OR CONTROL	10.00%
04-348	0084	GREAT AMERICAN ASSURANCE CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210 - NON-CERTIFIED	
04-350	0084	GREAT AMERICAN ASSURANCE CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210 - CERTIFIED	
04-333	0084	GREAT AMERICAN INS. CO.	COMM	INLAND MARINE	RATE	EQUINE CARE, CUSTODY OR CONTROL	10.00%
04-349	0084	GREAT AMERICAN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210 - NON-CERTIFIED	
04-355	0084	GREAT AMERICAN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210 - CERTIFIED	
04-335	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	INLAND MARINE	RATE	EQUINE CARE, CUSTODY OR CONTROL	10.00%
04-328	1285	GREENWICH INS. CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210-CERTIFIED	
04-361	0300	HORACE MANN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
04-300	0158	HUDSON INS. CO.	PERS	EARTHQUAKE	NEW PROGRAM	RENTER'S INS.	0.00%
04-288	0761	INTERSTATE INDEMNITY CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210-CERTIFIED	2.00%
04-289	0761	INTERSTATE INDEMNITY CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210 - NON-CERTIFIED	2.00%
04-295	0111	LIBERTY INS. UNDERWRITERS INC.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210 - CERTIFIED	
04-299	0111	LIBERTY MUTUAL FIRE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	GROUP SAVINGS PLUS	0.00%
04-297	0111	LIBERTY MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210 - CERTIFIED	0.00%
04-345	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210-NON-CERTIFIED	
04-367	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-NON-CERTIFIED	
04-307	0000	MID-STATE MUTUAL INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
04-308	0000	MID-STATE MUTUAL INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	NONE	0.00%
04-318	0000	MID-STATE MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	2.00%
04-359	1129	NATIONAL FARMERS UNION PROPERTY & C.	COMM	MULTI-PERIL	FORMS	RURAL UTILITIES INS. PLAN	
04-284	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RULE CHANGE	BOP-BUSINESS ACCOUNT PACKAGE	
04-340	0140	NATIONWIDE MUTUAL INS. CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210-CERTIFIED	
04-383	0140	NATIONWIDE MUTUAL INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210 - CERTIFIED	0.00%
04-342	0111	NETHERLANDS INS. CO. (THE)	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
04-280	0150	OLD REPUBLIC INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PREM/OPS&PRODUCTS-ILFS	1.20%
04-378	0150	OLD REPUBLIC INS. CO.	COMM	AIRCRAFT	RATE & FORM	HR3210-CERTIFIED	0.00%
04-346	0767	PA MANUFACTURERS' ASSOCIATION INS. CC	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210-NON-CERTIFIED	
04-369	0767	PA MANUFACTURERS' ASSOCIATION INS. CC	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-NON-CERTIFIED	
04-347	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210-NON-CERTIFIED	
04-370	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-NON-CERTIFIED	
04-344	0111	PEERLESS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
04-360	0677	PHILADELPHIA INDEMNITY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	MANUFACTURED HOMEOWNERS	
04-334	0501	PLATTE RIVER INS. CO.	COMM	OTHER LIABILITY	FORMS	D & O	
04-292	0796	QBE INS. CORP	PERS	EARTHQUAKE	NEW PROGRAM	RENTER'S INS.	0.00%
04-294	0796	QBE INS. CORP	PERS	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	RENTER'S INS.	0.00%
04-377	0553	ROYAL INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
04-379	0553	ROYAL INS. CO. OF AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
04-380	0553	SAFEGUARD INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
04-381	0553	SECURITY INS. CO. OF HARTFORD	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
04-291	0169	SENTRY SELECT INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
04-325	0000	SIRIUS AMERICA INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NATION SAFE DRIVER	0.00%
04-330	0000	SIRIUS AMERICA INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NATION SAFE DRIVER	
04-339	3219	SOMPO JAPAN INS. CO. OF AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	0.00%

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
04-317	0098	STARNET INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	ANIMAL MORTALITY	0.00%
04-285	0218	TRANSCONTINENTAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP-BUSINESS ACCOUNT PACKAGE	
04-286	0218	TRANSPORTATION INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP-BUSINESS ACCOUNT PACKAGE	
04-365	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210	
04-305	0400	UNIGARD INDEMNITY CO.	COMM	AUTO LIABILITY	FORMS	NONE	
04-306	0400	UNIGARD INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
04-309	0200	UNITED SVCS AUTOMOBILE ASSOCIATION	PERS	HOMEOWNERS MULTI-PERIL	FORMS	RENTERS	
04-311	0200	UNITED SVCS AUTOMOBILE ASSOCIATION	PERS	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
04-319	0200	UNITED SVCS AUTOMOBILE ASSOCIATION	PERS	FIRE	FORMS	DWELLING FIRE	
04-321	0200	UNITED SVCS AUTOMOBILE ASSOCIATION	PERS	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
04-323	0200	UNITED SVCS AUTOMOBILE ASSOCIATION	PERS	INLAND MARINE	FORMS	PERS ARTICLES	
04-326	0200	UNITED SVCS AUTOMOBILE ASSOCIATION	PERS	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
04-310	0200	USAA CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	RENTERS	
04-315	0200	USAA CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
04-320	0200	USAA CASUALTY INS. CO.	PERS	FIRE	FORMS	DWELLING FIRE	
04-322	0200	USAA CASUALTY INS. CO.	PERS	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
04-324	0200	USAA CASUALTY INS. CO.	PERS	INLAND MARINE	FORMS	PERS ARTICLES	
04-327	0200	USAA CASUALTY INS. CO.	PERS	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
04-287	0218	VALLEY FORGE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP-BUSINESS ACCOUNT PACKAGE	
04-329	0350	WESTPORT INS. CORP	COMM	FIRE	RATE & FORM	HR3210-CERTIFIED	0.00%

93 TOTAL APPLICATIONS RECEIVED

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

				LINE TYPE & DESCRIPTION			OVERALL RATE (%)*
	FILE #	PN DATE	COMPANY NAME		FILE TYPE	PROGRAM	
Incorrect	03-8867	01/09/04	Hartford Accident and Indemnity Company	Personal Auto Liability	Rate	Agency Plan	35.30%
Correct	03-8867	01/09/04	Hartford Accident and Indemnity Company	Personal Other Liability	Rate	PULP-Agency and Affinity Plan	35.30%
Incorrect	03-8868	01/09/04	Hartford Casualty Insurance Company	Personal Auto Liability	Rate	Agency Plan	35.30%
Correct	03-8868	01/09/04	Hartford Casualty Insurance Company	Personal Other Liability	Rate	PULP-Agency and Affinity Plan	35.30%
Incorrect	03-8866	01/09/04	Hartford Fire Insurance Company	Personal Auto Liability	Rate	Agency Plan	35.30%
Correct	03-8866	01/09/04	Hartford Fire Insurance Company	Personal Other Liability	Rate	PULP-Agency and Affinity Plan	35.30%
Incorrect	03-8870	01/09/04	Hartford Insurance Company of the Midwest	Personal Auto Liability	Rate	Agency Plan	35.30%
Correct	03-8870	01/09/04	Hartford Insurance Company of the Midwest	Personal Other Liability	Rate	PULP-Agency and Affinity Plan	35.30%
Incorrect	03-8740	01/02/04	Hartford Underwriters Insurance Company	Personal Auto Liability	Rate	Mature Market	25.30%
Correct	03-8740	01/02/04	Hartford Underwriters Insurance Company	Personal Other Liability	Rate	Mature Market-PULP/AARP	25.30%
Incorrect	03-8869	01/09/04	Twin City Fire Insurance Company	Personal Auto Liability	Rate	Agency Plan	35.30%
Correct	03-8869	01/09/04	Twin City Fire Insurance Company	Personal Other Liability	Rate	PULP-Agency and Affinity Plan	35.30%
Incorrect	03-7252	11/07/03	St. Paul Fire and Marine Insurance Company	Commercial Other Liability	New Program	Internet Liability Protection Financial Institutions	0.00%
Correct	03-7252	11/07/03	St. Paul Fire and Marine Insurance Company	Commercial Other Liability	Rule Change	Internet Liability Protection Financial Institutions	0.00%
Incorrect	03-7253	11/07/03	St. Paul Guardian Insurance Company	Commercial Other Liability	New Program	Internet Liability Protection Financial Institutions	0.00%
Correct	03-7253	11/07/03	St. Paul Guardian Insurance Company	Commercial Other Liability	Rule Change	Internet Liability Protection Financial Institutions	0.00%
Incorrect	03-7254	11/07/03	St. Paul Mercury Insurance Company	Commercial Other Liability	New Program	Internet Liability Protection Financial Institutions	0.00%
Correct	03-7254	11/07/03	St. Paul Mercury Insurance Company	Commercial Other Liability	Rule Change	Internet Liability Protection Financial Institutions	0.00%